

ARTISTIC HOMES

NEW

IMPROVED



COMPLETE PLANS

Since building a house involves a major investment it demands careful planning. You will want a home that keeps your family comfortable in all kinds of weather; a home of beauty, one that utilizes all available space to the best possible advantage.

The designs presented in our books will meet with those requirements, and they are distinctive designs of houses with individuality.

The pictures show how the houses will appear after construction and the miniature floor plans show the size and arrangement of the rooms. It is impractical to build from a picture and a miniature floor plan alone. You will need complete plans and specifications. To build without definite plans, or with makeshift plans, invites misunderstandings, the possibility of costly mistakes, and faulty, weak construction.

Designers and builders with many years' experience helping families choose plans and build homes of maximum quality at minimum expense, have prepared complete, detailed plans for each of the designs illustrated in our books. These tested plans are available to you at the nominal costs shown. All orders are filled promptly.

The plans shown in this book represent only a fraction of the total number of designs which are available to you. We have 22 different plan books listed on the back cover of this book and in them are more than 1,200 designs from which you may choose the one you wish to build.

Order Your Plans This Simple, Easy Way !

We have available to you the complete working plans, specifications, lumber and mill lists for the designs shown in this book and all of our other books (listed on the back cover) at the prices listed with the design (\$7.50 to \$25 per set). Your plans will be in the mail within 24 hours after we receive your order. Here's what you get:

PLANS—The complete working plans consist of blue prints of all four elevations, basement and all floor plans and details showing built-in features and intricate parts, all drawn to a scale of not less than one-fourth inch to one foot. Also, a plot plan in blank to be filled in locally.

SPECIFICATIONS—The specifications explain in

detail the construction of the house from the excavation to the interior decoration.

LUMBER AND MILL LISTS—The lumber and mill lists consist of an itemized list of the lumber and mill materials needed to construct the building and state where each item should be used.

Use the Handy Order Blank Attached!

L. F. GARLINGHOUSE CO., INC.



TOPEKA, KANSAS

Artistic Homes

SIXTH EDITION—PRICE 50c

Published by

GARLINGHOUSE COMPANY, INC.

TOPEKA, KANSAS

IVA G. LIEURANCE

Designer



No. 17—This very beautiful cottage of Normandy influence has a lovely large combination living and dining room, kitchen with a convenient U shape arrangement of cupboards, sink, range and refrigerator, and the breakfast table at the end of the kitchen. Two fine large bedrooms, bath, closets and attached garage complete the floor plan. In the basement are a recreation room, lavatory, heating, laundry and storage rooms. The construction is concrete blocks painted white with either wood or composition shingles for the roof. The foundation is concrete.

Complete plans as shown or reversed, specifications, lumber and mill list . . . \$17.50

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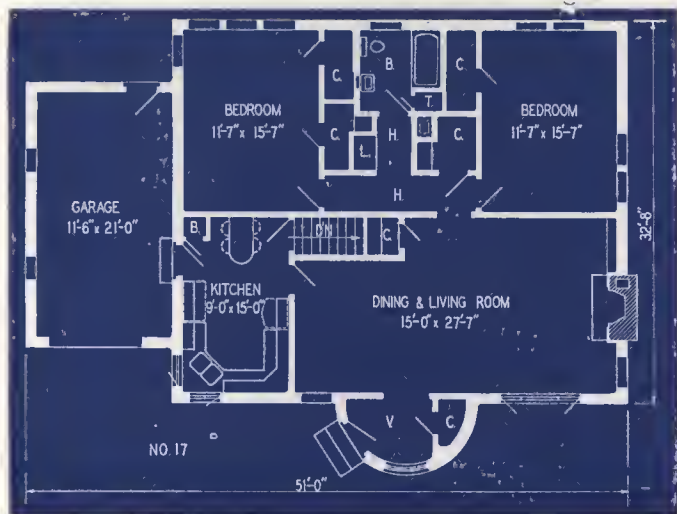
THE L. F. GARLINGHOUSE COMPANY, INC.

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Printed in U. S. A.



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No. 21—We found a wooded hillside where we built this beautiful little English cottage. It seems to beckon one to stop and rest a while; in a moment, tea and delicious little cakes will be served.

	Cubic Feet:
Basement	9,472
First Floor	10,064
Garage	1,760

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No. 30—This design is one of the most beautiful Monterey homes we have seen. The exterior is brick veneer and battened vertical siding. The plan is ideal and shows six fine large rooms, breakfast room, two baths and closets. A large recreation room is provided for in the basement.

Cubic Feet:

Basement	11,138
First Floor	12,623
Second Floor	6,622

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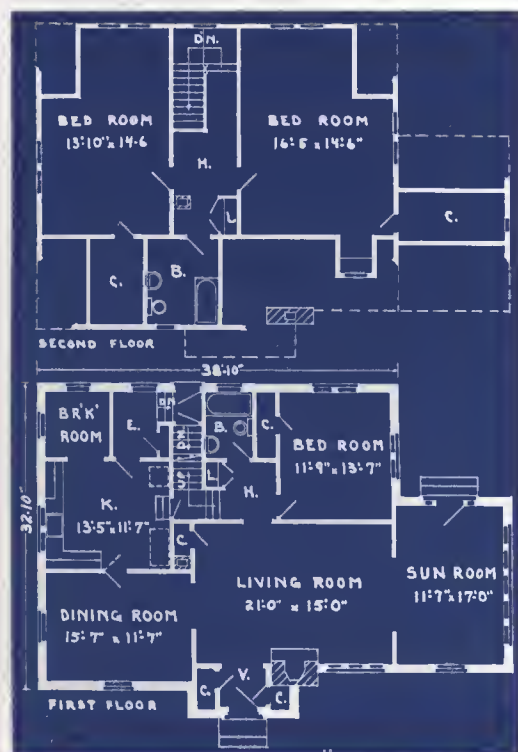
No. 36—Brick veneer painted white for the first floor and wide shingles above add to the attractiveness of this extremely beautiful home. An excellent arrangement of seven rooms, two complete baths and breakfast room make up the floor plan.

Cubic Feet:

Basement	11,552
First Floor	14,279
Second Floor	8,892

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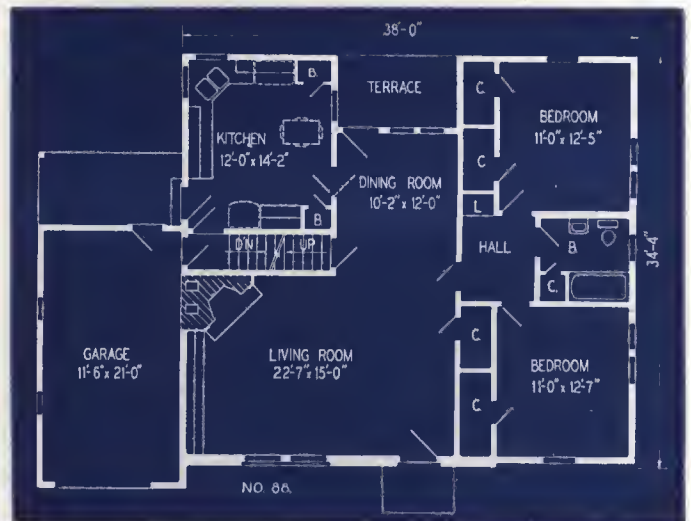
No. 86—A happy little house, joyously making a home for a happy little family who love it, deck it gayly and care for it with thoughtful tenderness. The many closets in this little house will strike the fancy of the housewife. The plan shows a combination living and dining room, kitchen, two bedrooms, bath, linen closet and seven other closets. The stairs going down to a full basement in which are found recreation, heating, laundry and storage rooms. The construction is frame with shingle and vertical siding for the exterior. The foundation is concrete and the roof may be either wood or composition shingles.

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No. 88—This very beautiful cottage, with its lovely door yard and shaded by majestic trees, has the simple dignity of harmonious living. The floor plan shows a large living room with a corner fireplace and long low book case, dining room, a well arranged kitchen, two lovely bedrooms, bath, terrace and attached garage. The stairs from the dining room lead to a large storage attic. The full basement is reached by the stairs down from the kitchen and garage entry and in the basement are a recreation room, lavatory, heating, laundry and storage rooms. The construction is frame with brick veneer and siding for the exterior. The roof may be either composition or wood shingles and the foundation is concrete.



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No. 95—A very attractive little cottage. The kitchen with its many built-in features and dining nook is especially convenient. A full basement is included in the complete plans.

Cubic Feet:

Basement	8,960
Attic	5,600
First Floor	9,520
Garage	1,760

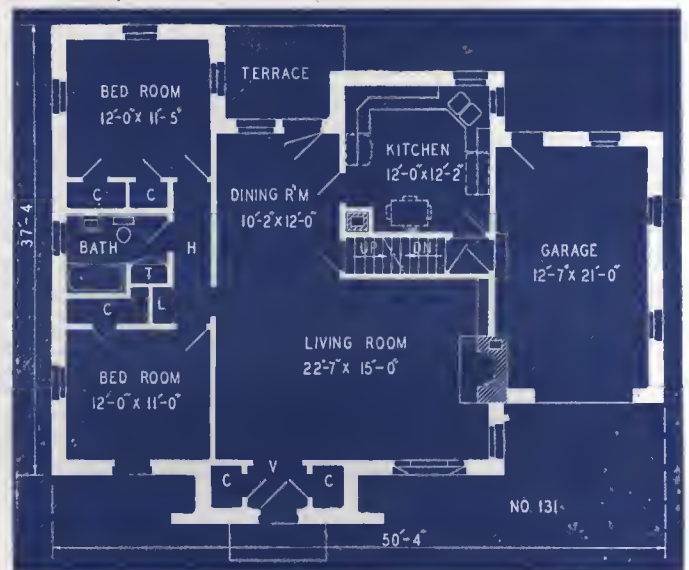
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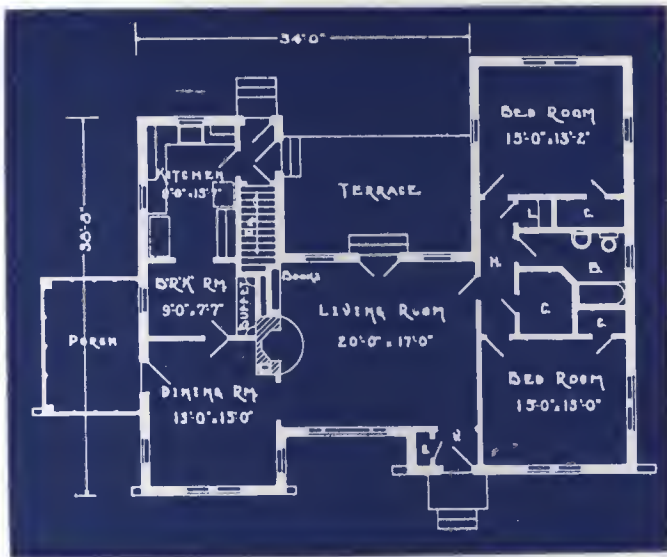


No. 131—This beautiful little house with its velvety lawn is especially well placed among the trees. The floor plan shows a lovely living room with fireplace and book case, dining room, kitchen, two bedrooms, bath, five closets, terrace, vestibule and garage. The stairs from the dining room lead to a storage attic and the stairs from the kitchen lead to the basement. In the basement are a recreation room, lavatory, laundry, heating and storage space. The construction is frame with stone veneer for the exterior, stone foundation and the roof may be either wood or composition shingles.



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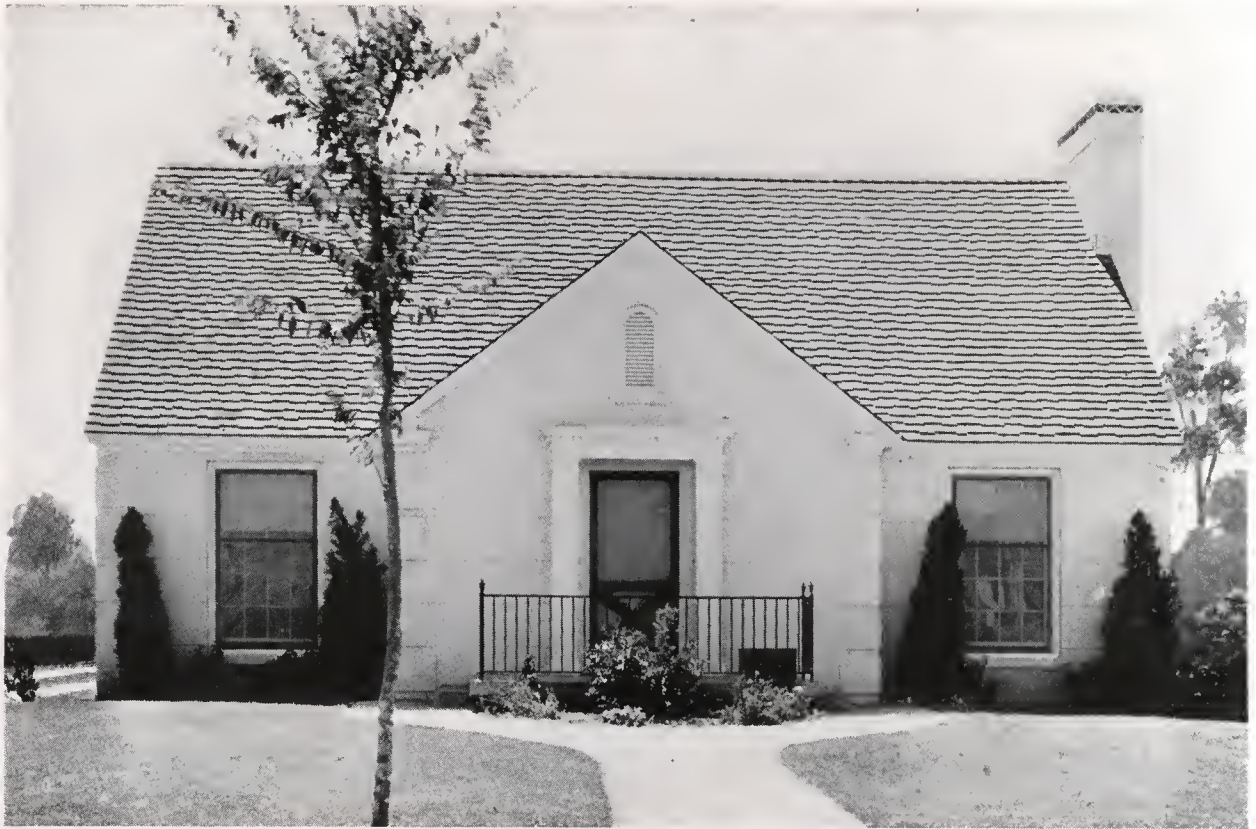
No. 155—A beautiful cottage with brick veneer exterior and native stone trim. The large terrace in the rear overlooks the garden side of the house. Both indoor and outdoor comfort and convenience is realized by the arrangement of the rooms, porch, and terrace.

Cubic Feet:

Basement	12,810
First Floor	14,518

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No. 162—This very lovely cottage is built with painted brick veneer exterior. The imposing entrance with the small terrace and iron rail add dignity and charm. The very large combination living and dining room make an excellent room for entertaining.

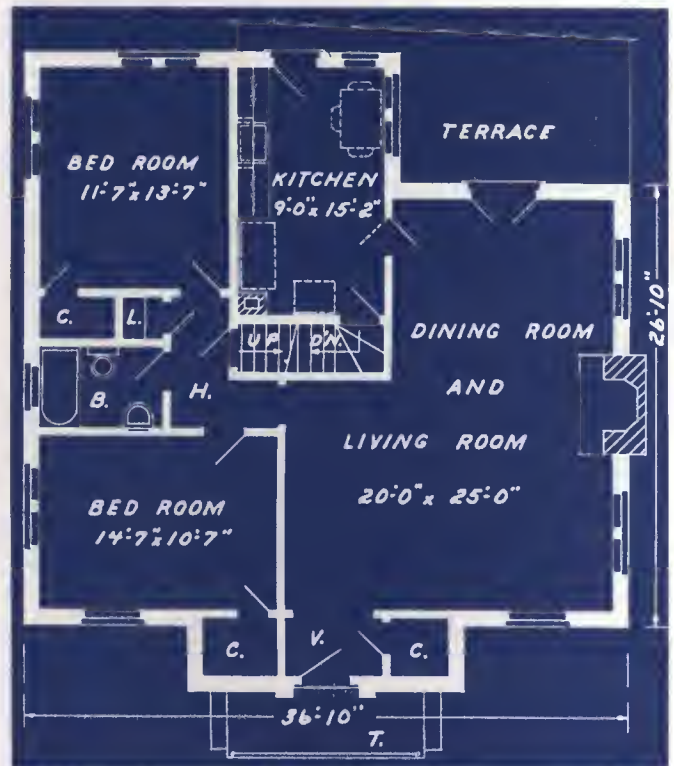
Cubic Feet:

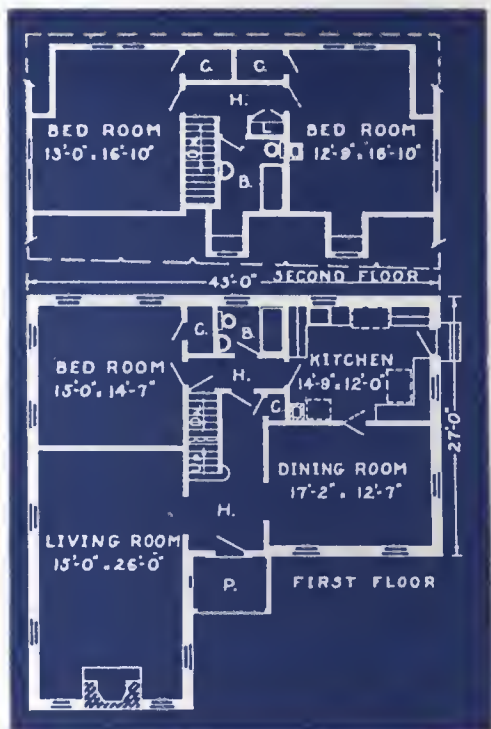
Basement	9,473
First Floor	10,736
Attic	4,000

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No. 184—A beautiful design of Dutch and Colonial descent. The simplicity of the design adds to the homey attractiveness of the exterior. An exceptionally convenient arrangement of rooms is shown. A large recreation room is provided in the basement.

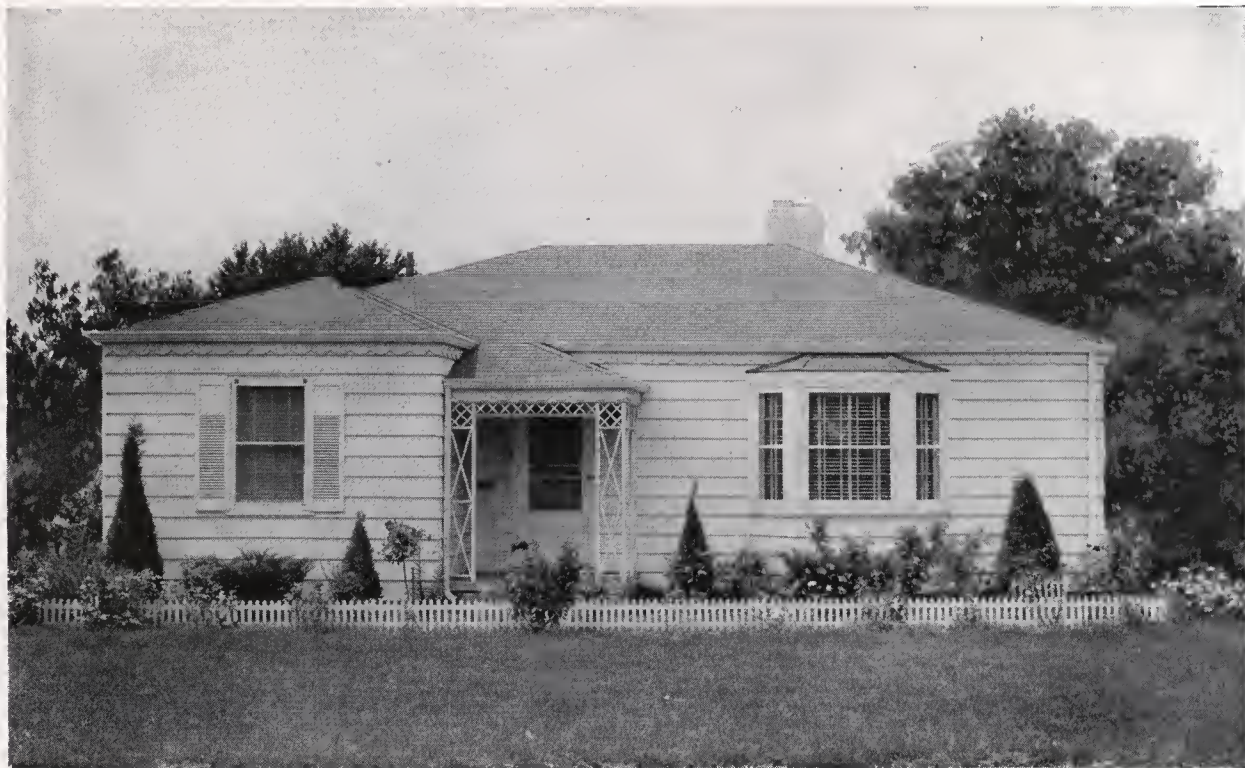
Cubic Feet:

Basement	11,336
First Floor	12,045
Second Floor	5,117

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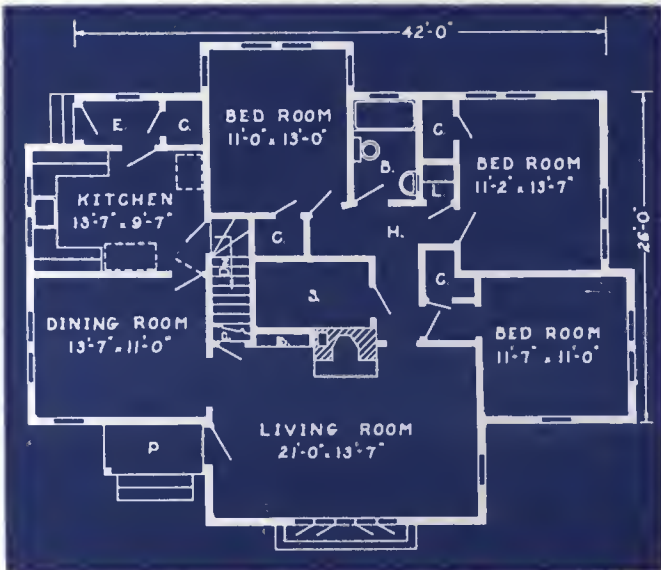
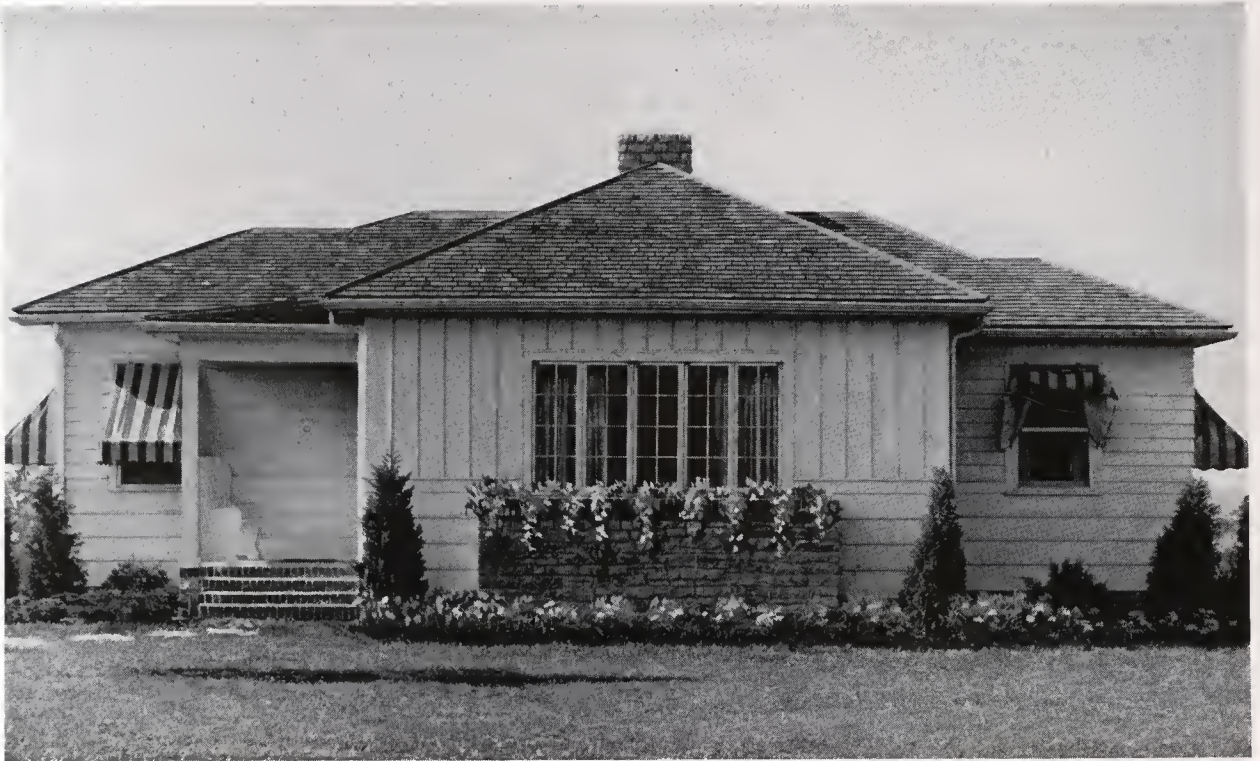
No. 254—This lovely cottage with its low picket fence and its neat simple lines is very attractive. As shown by the floor plan, there is a large living room, dining room, kitchen with breakfast nook, two bedrooms, bath, closets and terrace. The stairs lead to a full basement containing a recreation room, lavatory, heating, laundry and storage rooms. The construction is frame with sided exterior, concrete foundation and wood or composition shingles for the roof.

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No. 269—A lovely hip roofed cottage of six large rooms, bath, closets, and a large storage room. A full basement is provided; however, if the basement is not desired the storage room and stair space may be used as a utility room.

Cubic Feet:

Basement	11,040
First Floor	12,512

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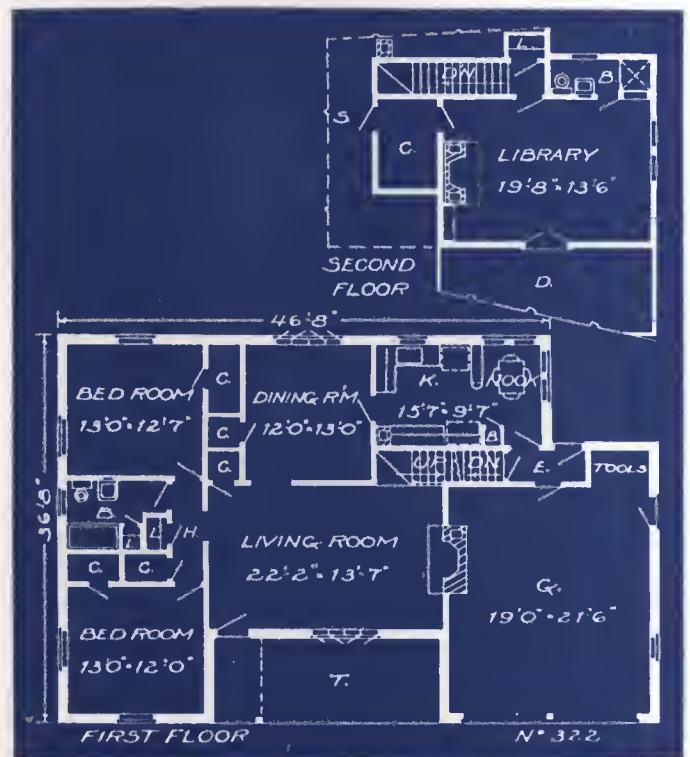
No. 322—The outstanding feature of this beautiful home is the large room over the garage which may be used as a library, studio, guest room or play room. The deck in front makes it especially desirable. The first floor plan shows five lovely rooms, bath, closets, and a double garage.

Cubic Feet:

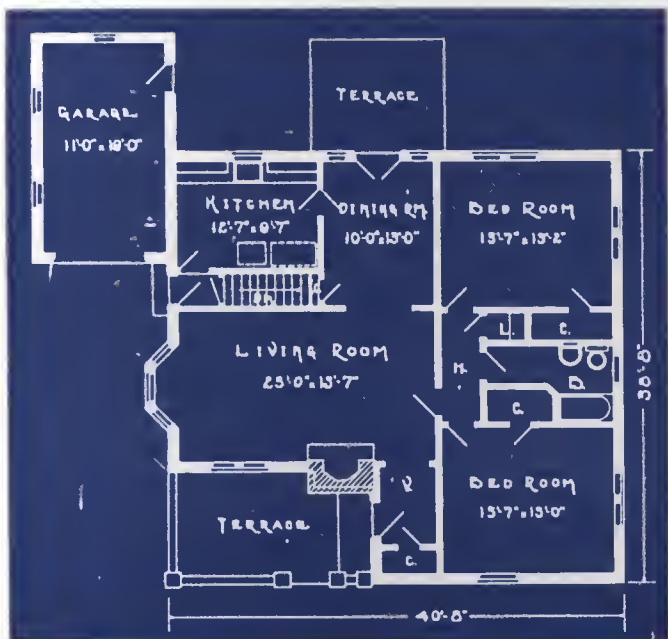
Basement	10,304
First Floor	10,948
Second Floor	7,444
Garage	3,344

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No. 407—This lovely little cottage has a painted brick veneer exterior with native stone trim. A very convenient floor plan of five rooms, bath, closets, and attached garage are shown. The garage may be omitted if desired. A full basement is provided for by the complete plans.

Cubic Feet:

Basement	10,763
First Floor	12,198
Garage	1,920

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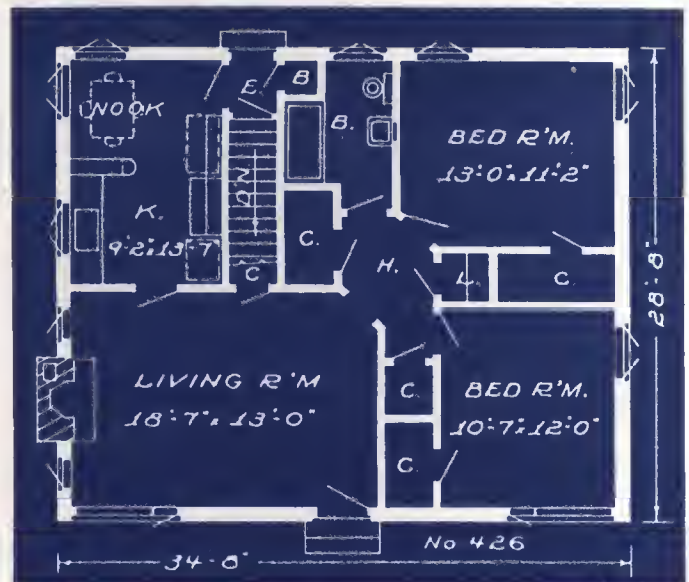
No. 426—A very attractive little brick cottage of four lovely rooms, bath, closets and a full basement. The kitchen with its many built-in features and corner breakfast nook makes a very convenient workshop for the busy housewife.

Cubic Feet:

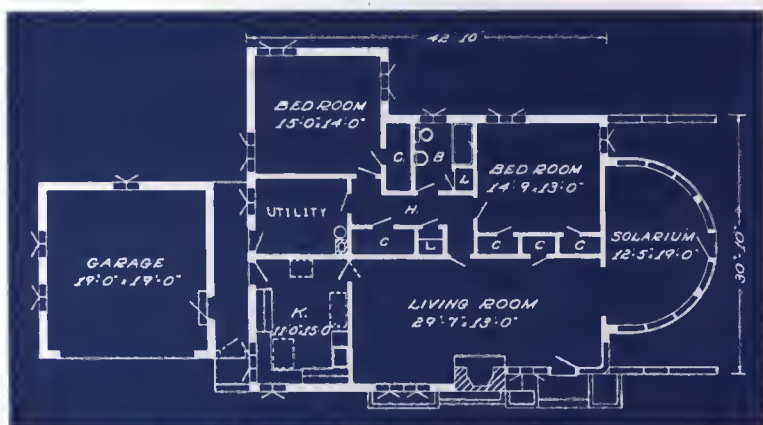
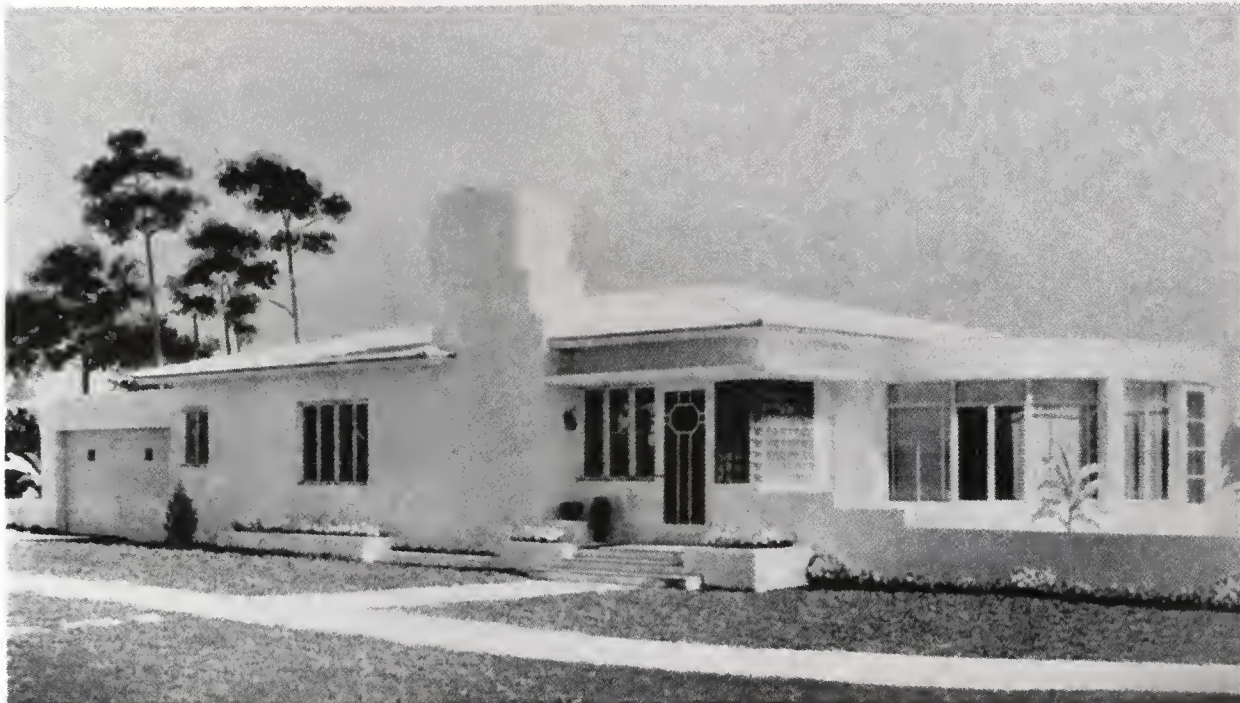
Basement	8,120
First Floor	8,628

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No. 430—Quite up-to-date is this very beautiful sunny cottage with its large solarium and many windows in all rooms. It will be a joy to prepare meals and to serve them in the lovely and conveniently arranged kitchen shown here.

Cubic Feet:

First Floor	13,609
Garage	3,200

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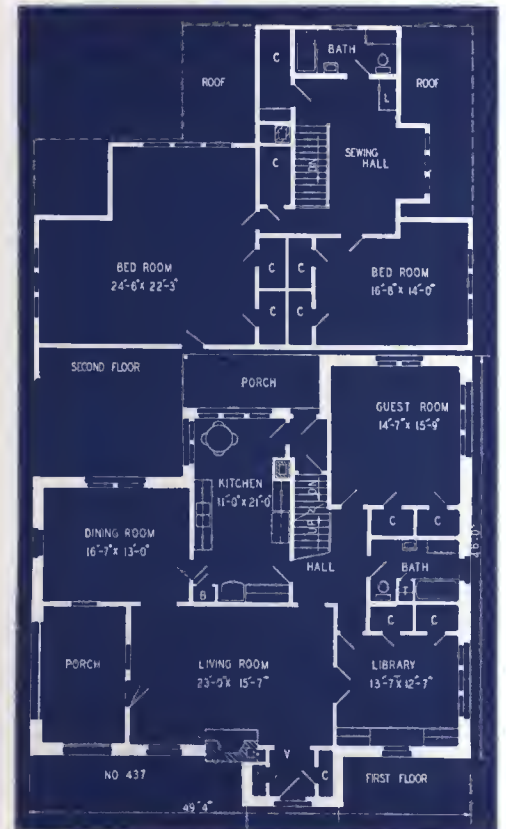
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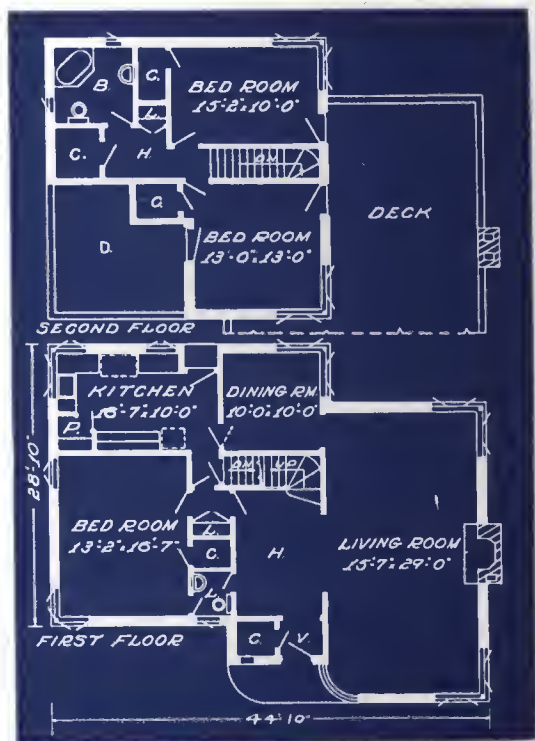
No. 437—The trees are budding, casting long shadows on the lawn and patiently waiting for the spring, promised by the warm sunshine. This beautiful home is much larger than it seems at first sight. On the first floor are a lovely living room, dining room, kitchen with a sunny breakfast corner, a large bedroom, bath, six closets and a library or bedroom and porch. On the second floor are two bedrooms, bath, six closets and a large hall which may be used as an upstairs sitting room or sewing room. This house has a full basement with a recreation room, lavatory, laundry, heating and storage rooms. The construction is frame with stone veneer for the first story and siding above. The foundation is stone and the roof may be either wood or composition shingles.

Complete plans as shown or reversed, specifications, lumber and mill list \$25.00

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No. 578—A beautiful two-story modernistic design that may be built of concrete, brick, or blocks. Six light and well-ventilated rooms, bath, half bath, closets, and large entrance hall are shown. A basement with a large recreation room is included in the complete plans.

Cubic Feet:

Basement	11,272
First Floor	11,977
Second Floor	5,355

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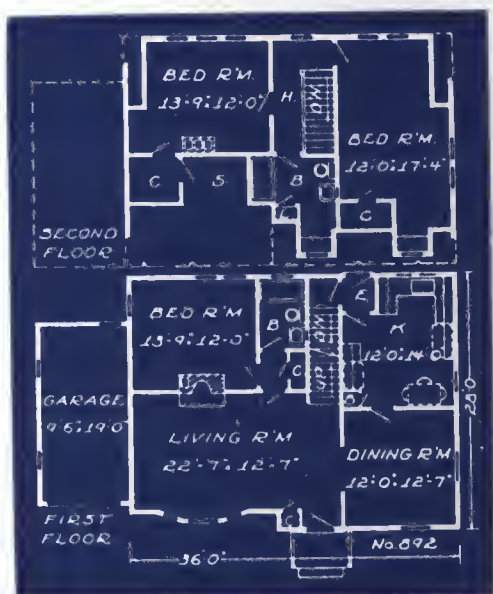
No. 844—Hi! Ho! Merrily we go to call. Grasses green carpet the lawn and green shrubs seem to cling to the little house. Soon smiling faces will appear at the door and a bright welcome will be ours. The plan shows a living room, dining room, kitchen with U shape arrangement of equipment, two bedrooms, bath and closets. The stairs going up lead to a storage attic and the stairs going down lead to a full basement, with recreation, heating, laundry and storage rooms. The construction is frame with siding for the exterior, and brick veneer for the exterior of the vestibule. The roof may be either wood or composition shingles and the foundation is concrete.

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No. 892—Six lovely rooms, two baths, closets, full basement and garage make up the floor plans for this very attractive home. The downstairs bedroom may be used as a library, if desired. A very conveniently arranged kitchen with dining space is shown.

Cubic Feet:

Basement	7,808
First Floor	8,296
Second Floor	6,144
Garage	1,600

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No. 999—An excellent arrangement of six lovely rooms, two baths and a half bath, closets, basement and garage are shown by the complete plans. One of the bedrooms may be used as a library if they are not all needed for bedrooms. The construction of this beautiful home is frame veneered with brick.

Cubic Feet:

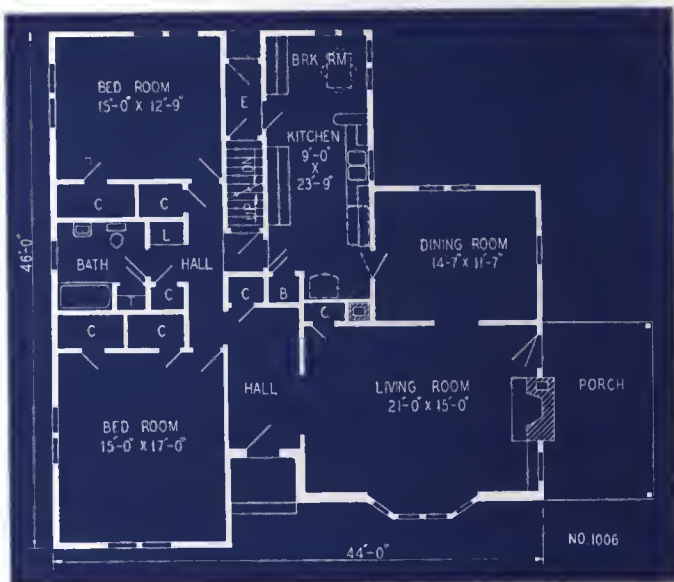
Basement	12,648
First Floor	13,440
Second Floor	8,912
Garage	1,920

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No. 1006—This beautiful home almost hidden by the vines and trees emphasizes the real meaning of home and warmly welcomes guests as they approach. The floor plan shows a lovely living room, dining room, kitchen with breakfast corner, two large bedrooms, bath, seven closets and porch. A stair from the hall leads to a storage attic and the stairs from the rear entrance lead to a full basement with a recreation room, lavatory, heating, laundry and storage rooms. The construction is frame with stone veneer across the front of the living room and hall and siding for the exterior of the balance of the house. The foundation is concrete and the roof may be either wood or composition shingles.

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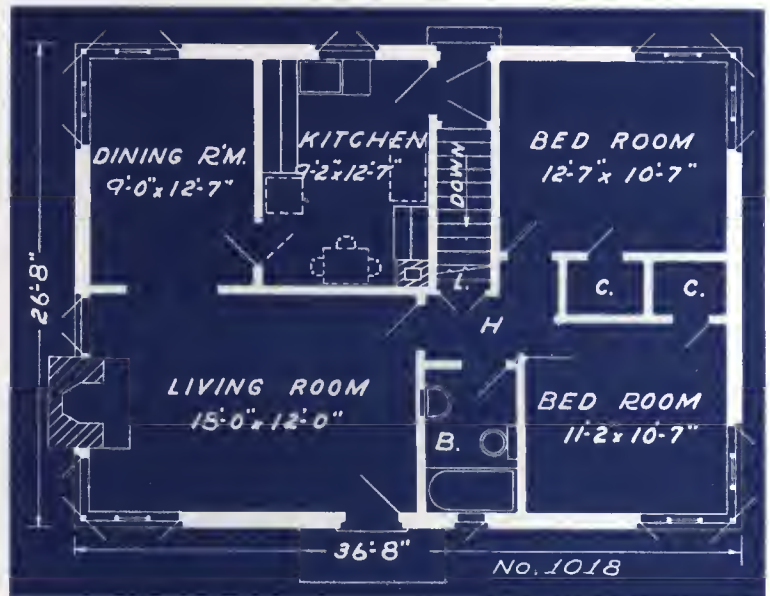
No. 1018—A beautiful semi-modernistic cottage made exceptionally attractive with corner windows and a low roof line. An excellent arrangement of five lovely rooms, bath and closets make up the floor plan. The complete plans show a full basement. The exterior is painted brick veneer.

Cubic Feet:

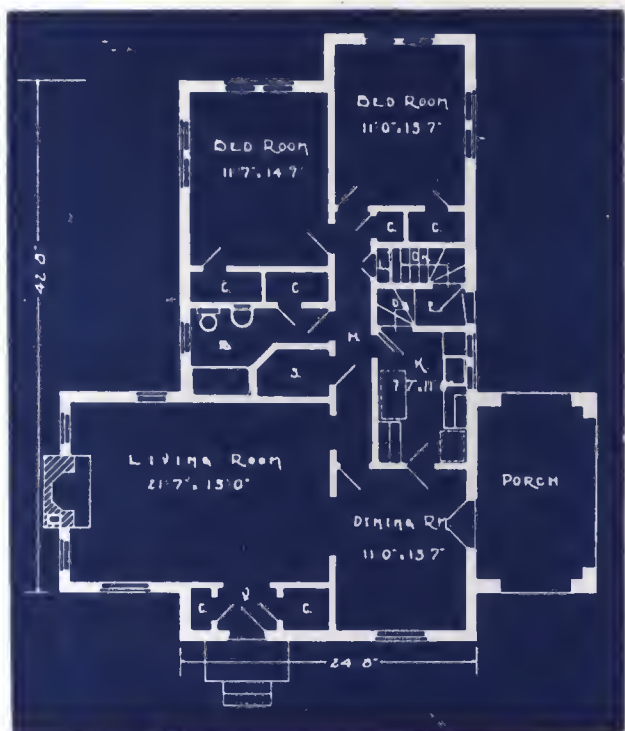
Basement	7,490
First Floor	8,480

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No. 1043—An exceptionally beautiful design shown with brick veneer exterior painted white. The floor plan of five rooms, bath, and many closets is conveniently arranged with every room opening into a central hall.

Cubic Feet:

Basement 11,176

First Floor 11,875

Complete plans as shown or reversed, specifications, lumber and mill list . \$15.00

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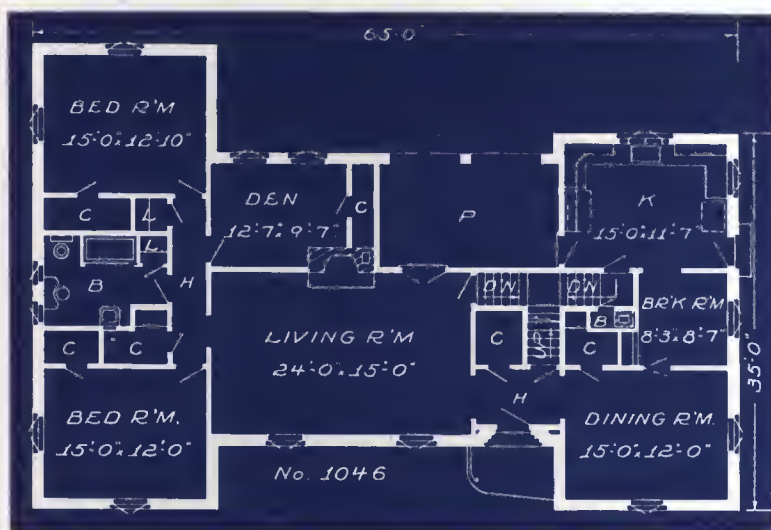
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No. 1046—This very beautiful home has a dignified and quite impressive air. The construction is tile faced with stone. The plan shows six lovely rooms, breakfast room and closets. A large storage attic is reached by the stairs from the hall. The stairs from the living room and from the kitchen lead to a full basement with a large recreation room.

Cubic Feet:

Basement	15,832
First Floor	16,822
Attic	9,890



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No .1069—Stone veneer is shown for the front exterior of this beautiful cottage. The rest of the exterior is covered with siding. A lovely large living room, dining room, kitchen, two bedrooms, bath, closets, and garage are shown by the floor plan. The stairs from the entry lead to a full basement. A large storage attic is reached by the stairs from the dining room.

Cubic Feet:

Basement	10,176
First Floor	10,812
Attic	7,560
Garage	1,760

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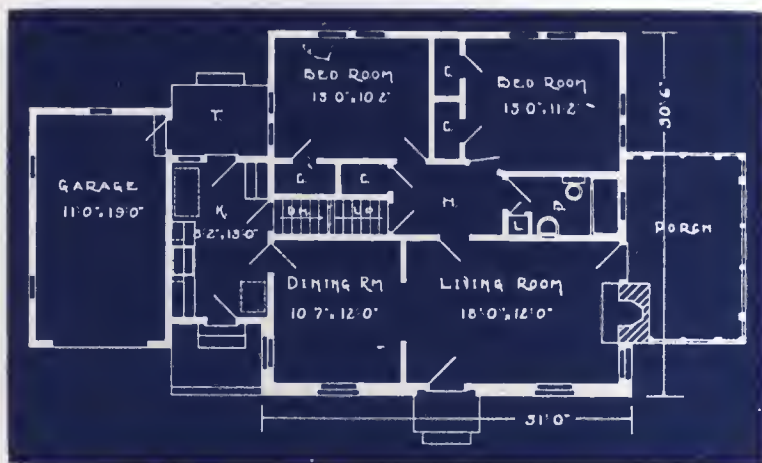
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No. 1082—Native stone veneer is used for the front of this very lovely cottage. An excellent plan of five rooms, bath, closets, and attached garage are shown. The stairs from the kitchen lead to a full basement. A large attic is reached by the stairs from the hall.

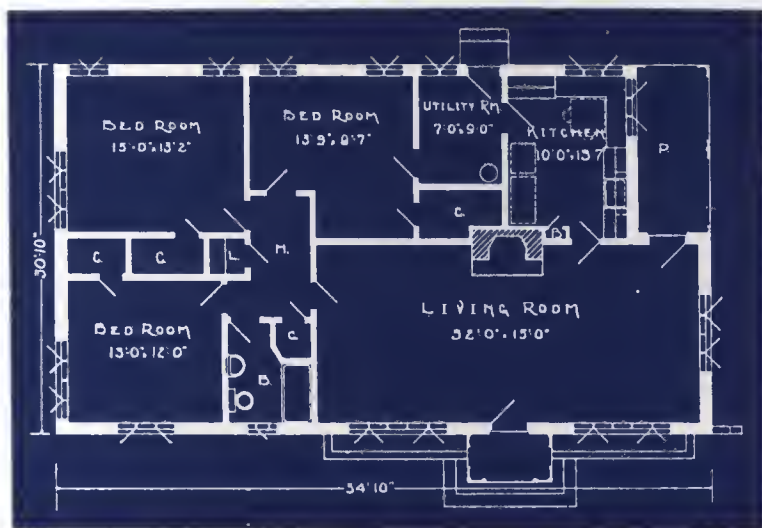
Cubic Feet:

Basement	8,560
First Floor	9,095
Attic	4,650
Garage	1,920



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No. 1116—This type of design with its simple square lines and many windows is especially good for sunny climes. The very large combination living room and dining room, the kitchen with its corner breakfast nook, and three bedrooms, bath, closets, and utility room are all conveniently arranged.

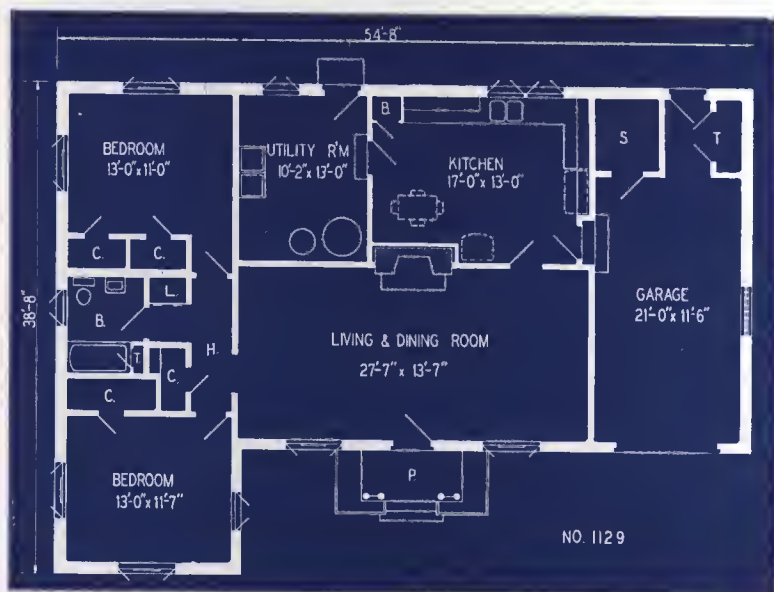
Cubic Feet:
First Floor . . . 13,779

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No. 1129—This long low roofed cottage is especially beautiful and appropriate for either warm or cold climates. The plan shows a lovely combination living and dining room, a kitchen with a convenient arrangement of cupboards, range, refrigerator, sink and breakfast space, two bedrooms, bath, closets, utility room with space for heating and laundry equipment and garage with tool and storage space. If a basement is needed, the stairs may go down in the utility room. The construction is concrete blocks, which may be painted or stuccoed, the foundation is concrete and the roof may be either wood or composition shingles.



Complete plans as shown or reversed, specifications, lumber and mill list \$17.50

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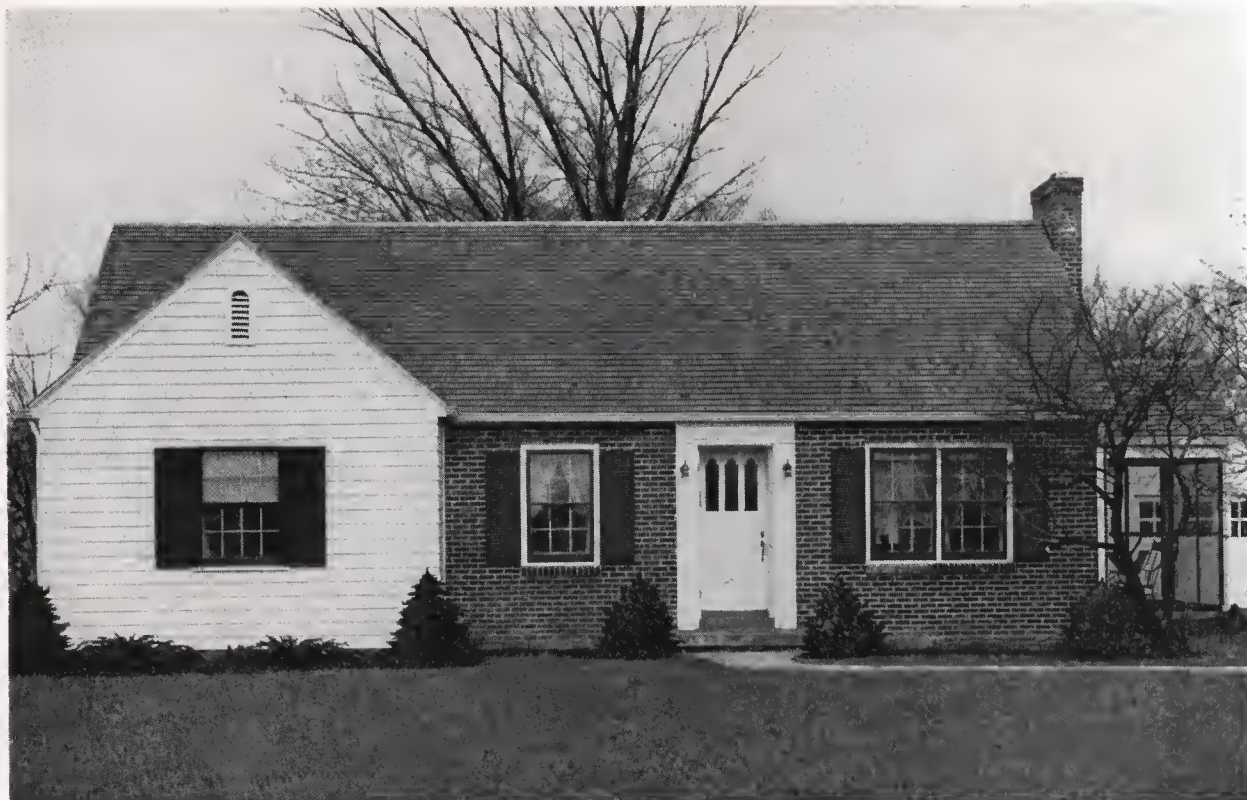
No. 1147—A beautiful Colonial cottage with garage attached. A small house with many conveniences. The complete plans show five splendid rooms, bath, many closets, garage, a full basement and a large attic.

Cubic Feet:

Basement	8,138
First Floor	9,223
Attic	4,340
Garage	1,920

Complete plans as shown or reversed, specifications, lumber and mill list \$15.00
 Duplicate sets with original order Per set, 5.00

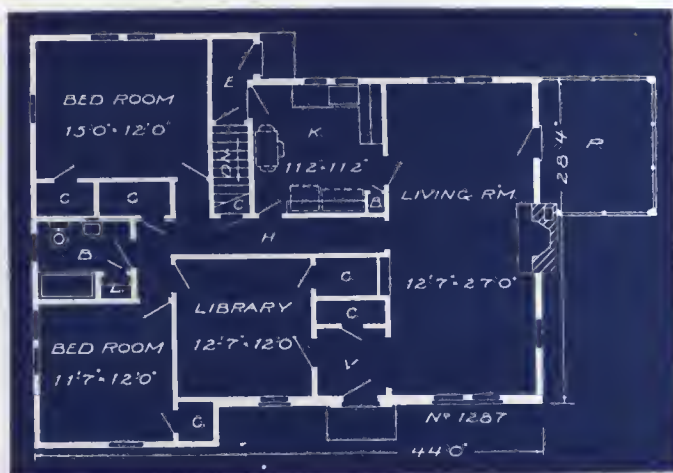
Select the design for your new home from a Garlinghouse Plan Book and send for the complete plans, specifications, lumber and mill list. Secure them from your dealer, loan company, or The L. F. Garlinghouse Company, Inc., Topeka, Kansas.



No. 1287—This lovely little cottage is larger than it appears to be at first glance. The very large combination living and dining room is especially desirable. The library may be used as an extra sleeping room, if desired. A full basement with recreation room is reached by the stairs from the entry. Two bedrooms, bath, closets, and well equipped kitchen complete the floor plan.

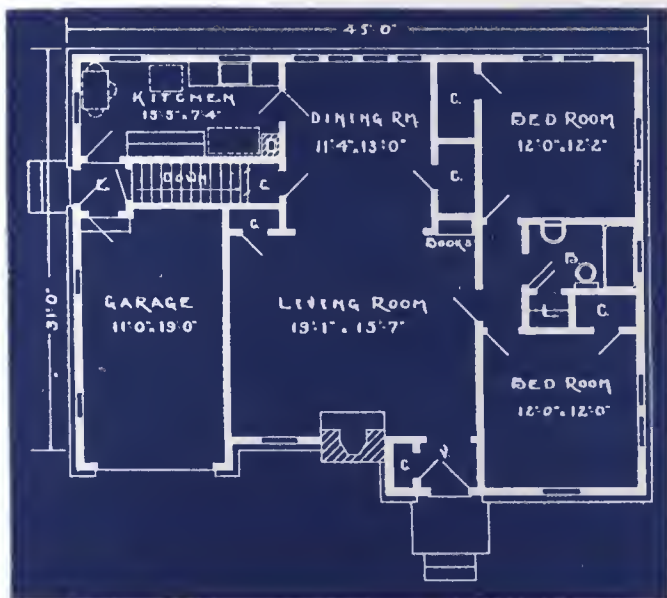
Cubic Feet:

Basement	11,088
First Floor	11,696



Complete plans as shown or reversed, specifications, lumber and mill list	\$15.00
Duplicate sets with original order	Per set, 5.00

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No. 1324—The very ornamental fireplace flue, the beautiful rock-work up to the windows, the shingled exterior, and the stately doorway are combined to make a very harmonious and attractive home. Five compact rooms, bath, closets, and garage are shown by the floor plan.

Cubic Feet:

Basement	11,992
First Floor	12,742
Garage	1,920

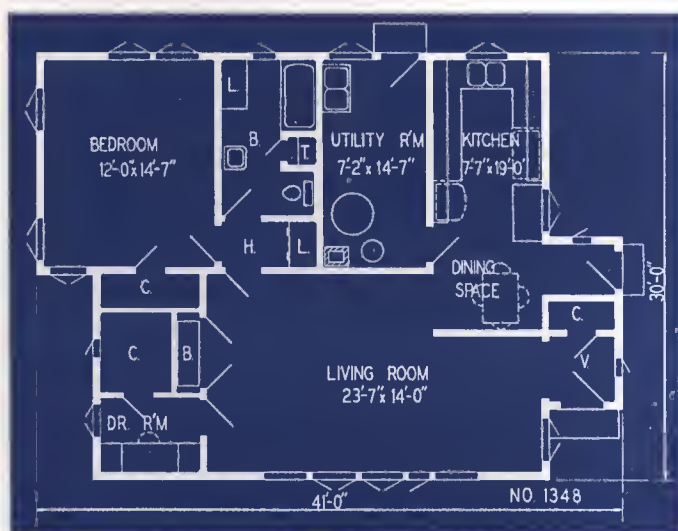
Complete plans as shown or reversed,
specifications, lumber and mill
list \$15.00

Duplicate sets with original
order Per set, 5.00

Secure complete plans from your dealer or L. F. Garlinghouse Company, Topeka, Kansas.

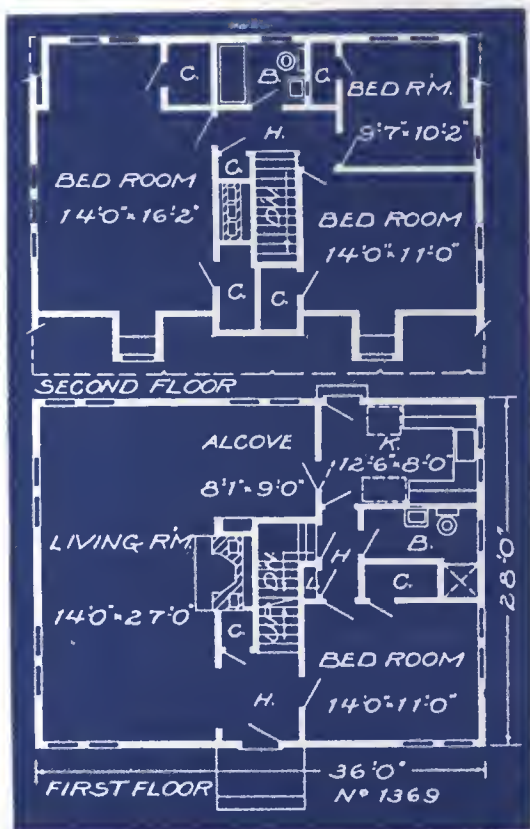


No. 1348—Very attractive and economical is this lovely little home. The plan shows a living room with a bed closet and dressing room, kitchen with dining space, utility room, bedroom, bath and two large closets making the efficiency of five rooms. The utility room makes it unnecessary to have a basement, but if one is desired, the stairs may go down in the utility room. The construction is frame with beaded ceiling and vertical siding for the exterior, the foundation is concrete and the roof is a built up roof.



Complete plans as shown or reversed, specifications, lumber and mill list \$17.50
 Duplicate sets with original order Per set, 5.00

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No. 1369—Vertical siding is used for the front exterior of this unusual, but very attractive design. The large living room with its dining alcove is especially lovely. The downstairs bedroom may be used as a library, if desired. The complete plans show six rooms, two baths, closets and a full basement with recreation room.

Cubic Feet:

Basement	8,064
First Floor	8,368
Second Floor	6,336

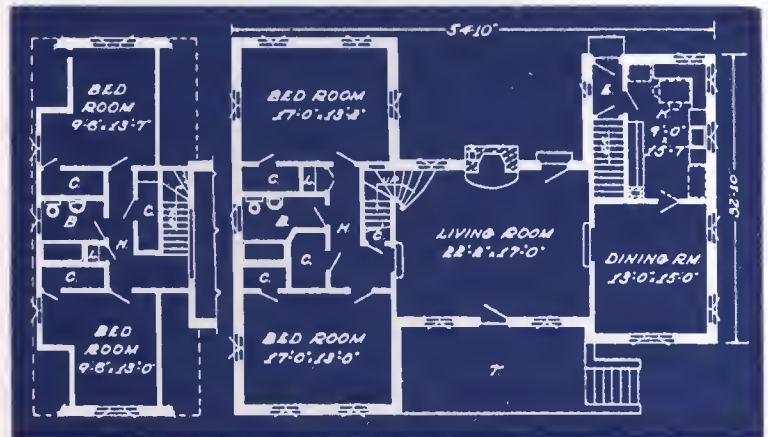
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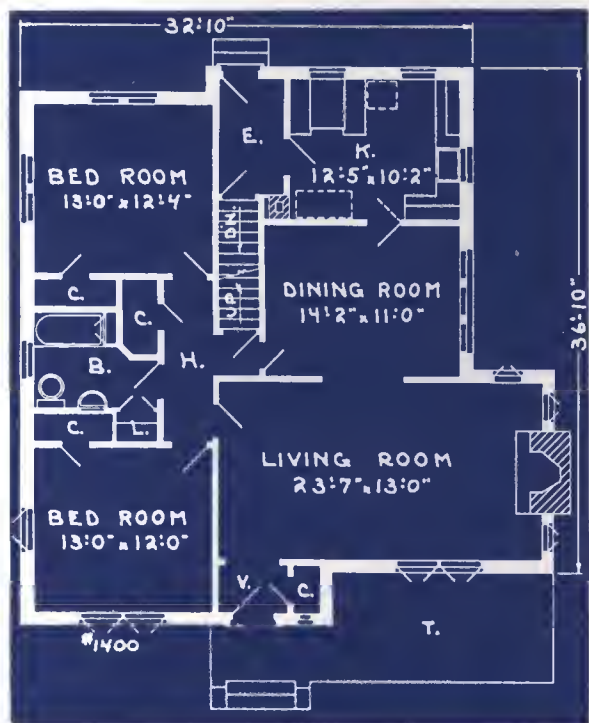
No. 1380—This very lovely stone veneer cottage is especially artistic both outside and inside. The living room is lower than the rest of the house and the ceiling follows the roof line. The stair landing overlooks the beautiful living room. The kitchen with its many windows and breakfast corner is very convenient.



Cubic Feet: Basement . . 13,576 First Floor . . 14,425 Second Floor . . 4,214

Complete plans as shown or reversed, specifications, lumber and mill list \$20.00
 Duplicate sets with original order Per set, 5.00

Secure complete plans from your dealer or L. F. Garlinghouse Company, Topeka, Kansas.



No. 1400—This is a particularly beautiful English type of cottage. The painted brick exterior and large windows give it the much desired mellow appearance and its attractiveness will increase with the years. The plan shows five lovely rooms, bath and closets. The stairs going up from the hall lead to a large attic which may be partly finished if more rooms are desired.

Cubic Feet:

Basement	9,843
First Floor	11,162
Attic	5,276

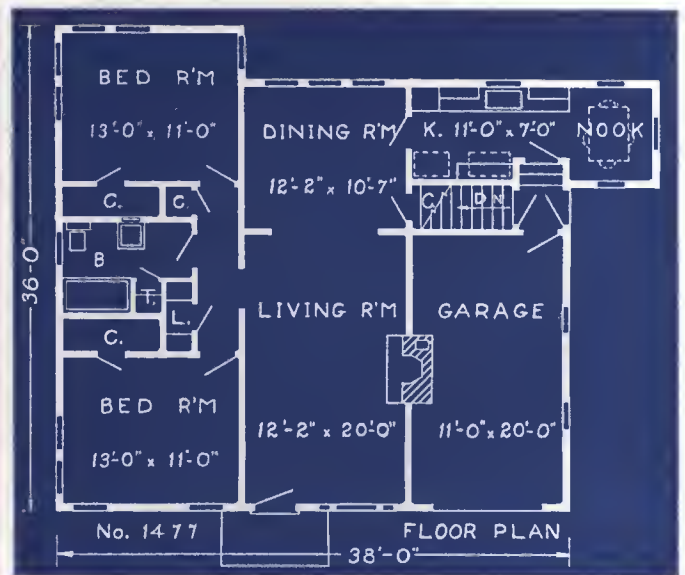
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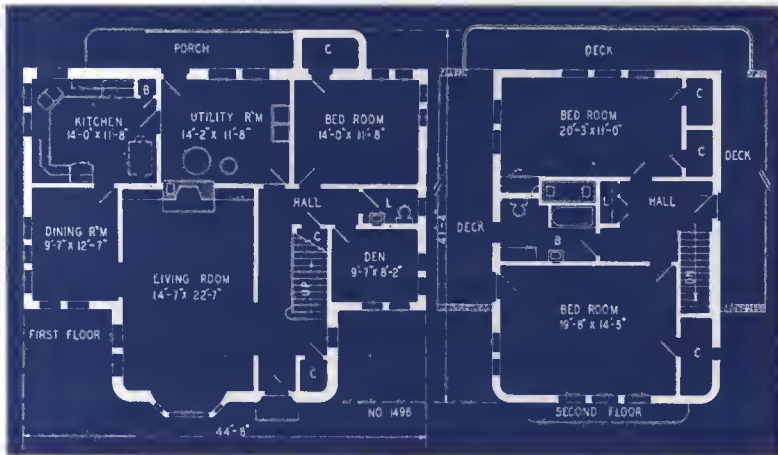


No. 1477—As we drive to our lovely, little home in the village, the breezes blow in from the prairie, and the sweet scented odor of the freshly cut grasses fill the air with a fragrance, never to be forgotten. The plan of this little cottage shows a living room, dining room, kitchen with breakfast nook, two bedrooms, bath, closets and a garage. The stairs lead to a full basement with space for recreation, heating, laundry and storage rooms. The construction is frame with siding for the exterior. The foundation is concrete and the roof may be either wood or composition shingles.



Complete plans as shown or reversed, specifications, lumber and mill list \$15.00
 Duplicate sets with original order Per set, 5.00

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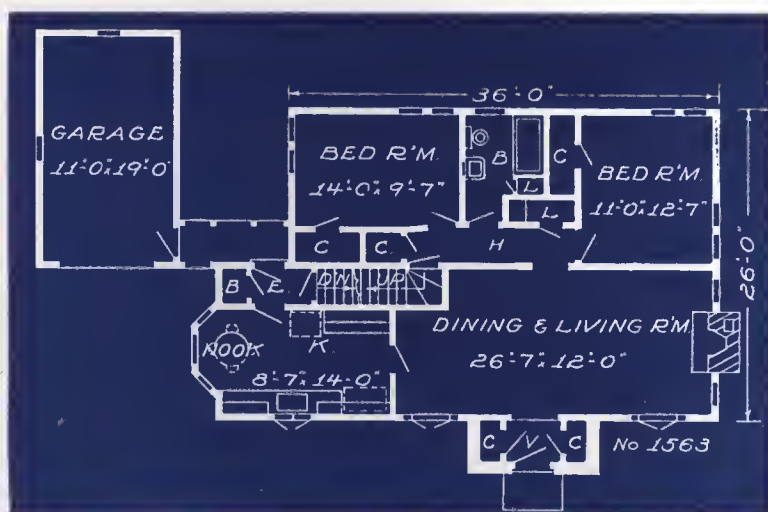
No. 1498—This lovely home is extreme in style, but unusually attractive. The floor plan shows a large living room, dining room, kitchen with an excellent arrangement of kitchen equipment, bedroom, half bath, den, utility room, three closets and a porch on the first floor. On the second floor are two very large bedrooms, bath and three closets. The construction is concrete blocks with concrete foundation and a built up roof.

Complete plans as shown or reversed, specifications, lumber and mill list \$22.50
 Duplicate sets with original order Per set, 5.00

Select the design for your new home from a Garlinghouse Plan Book and send for the complete plans, specifications, lumber and mill list. Secure them from your dealer, loan company, or The L. F. Garlinghouse Company, Inc., Topeka, Kansas.



No. 1563—A great deal of house at small cost is shown by this very attractive design; four rooms with five-room efficiency, bath, closets and garage are shown. The stairs from the hall lead to a large storage attic and the stairs from the entry lead to a full basement in which is found recreation, heating, laundry and storage rooms. The construction is frame with siding for the exterior and stone veneer for the exterior of the vestibule. The foundation is concrete and the roof may be either wood or composition shingles.

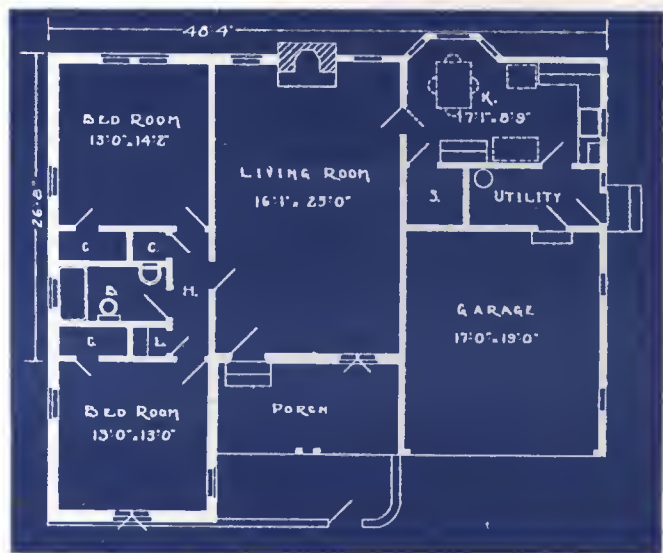


Cubic Feet:

Basement	8,592	Attic	5,370
First Floor	9,129	Garage	1,920

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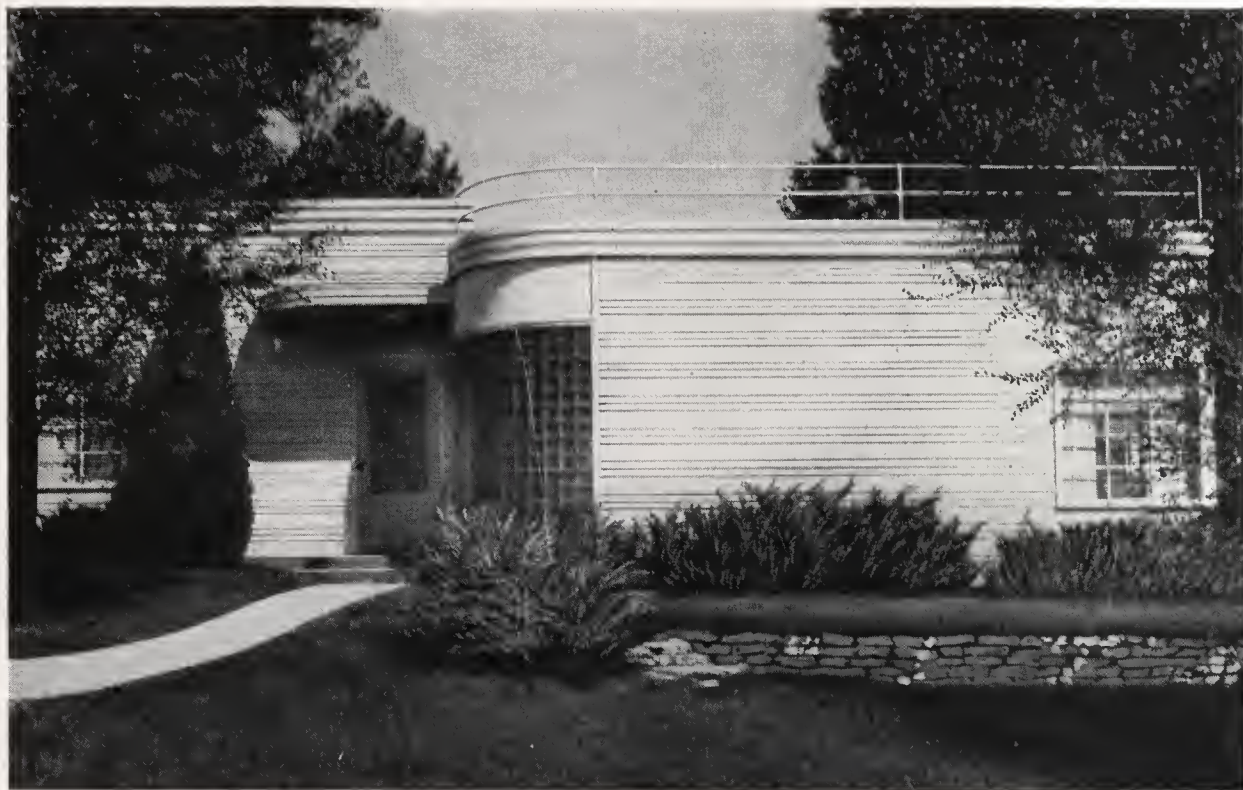
No. 1597—An excellent example of the type of design being built in the South and West, but it may be built anywhere. If basement is desired, the stairs may go down in the utility room and storage closet. An outstanding feature of this design is the dining nook formed by the bay window in the kitchen.

Cubic Feet:

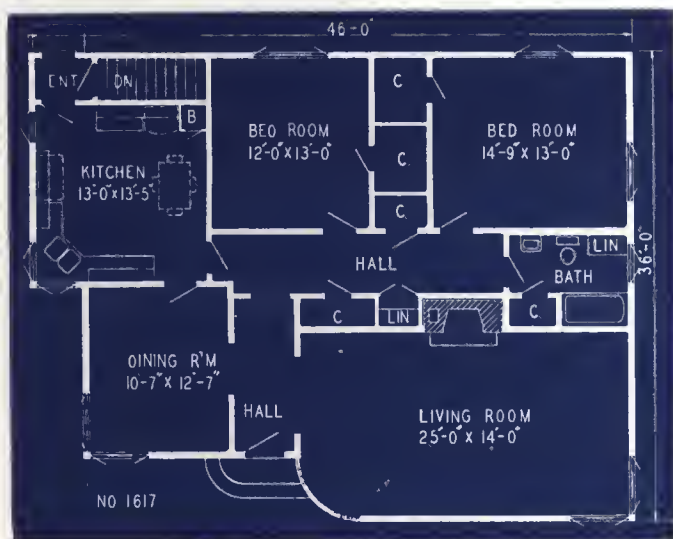
First Floor	11,246
Garage	2,880

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No. 1617—A snug little home closely nestles among the trees, quite up-to-date, attractive and compact. The plan shows an entrance hall, a lovely living room, dining room, a convenient kitchen with breakfast space, two bedrooms, five closets and a convenient bath. The stairs lead to a full basement where is found a large recreation room, heating, laundry and storage space. The construction of this house is frame with 4" and 10" siding for the exterior. The foundation is concrete and the roof is a built up roof.



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No. 1630—An unusual type of Cape Cod cottage. The exterior is covered with wide siding and rock veneer. The floor plan is excellent and very conveniently arranged, showing six fine rooms, bath, closets and garage.

Cubic Feet:

Basement	5,985
First Floor	6,783
Second Floor	6,872

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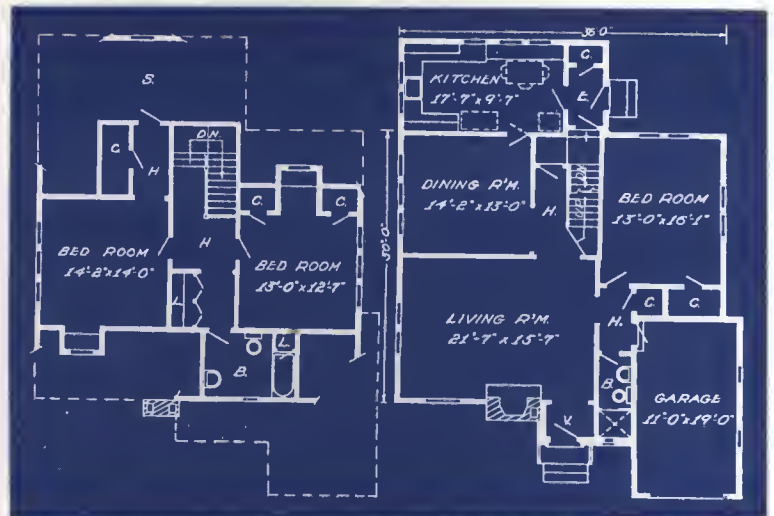
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No. 1669—This is one of our most beautiful designs. The construction is frame with both vertical and horizontal siding and brick veneer for the exterior. Six fine large rooms, two baths, closets and an attached garage are shown on the floor plans. A large recreation room is provided for in the basement.

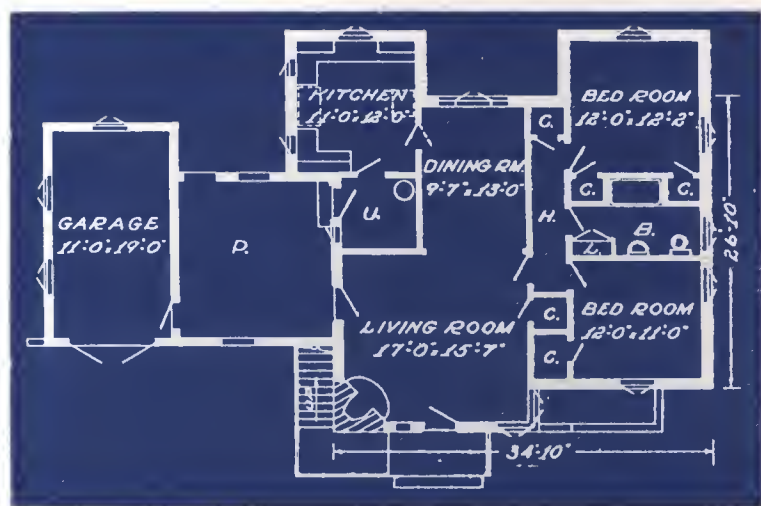
,Cubic Feet:

Basement	11,058
First Floor	12,721
Second Floor	7,392
Garage	2,040



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No. 1686—A beautiful little cottage with an excellent arrangement of five lovely rooms, bath, closets, and utility room. An important feature of this design is the porch between the garage and the house and the open deck above.

Cubic Feet:

First Floor	10,036
Garage	1,920

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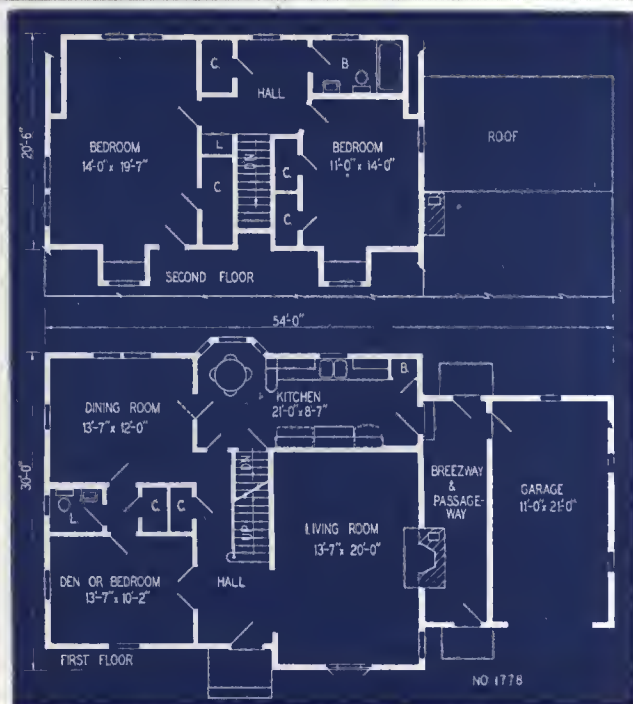
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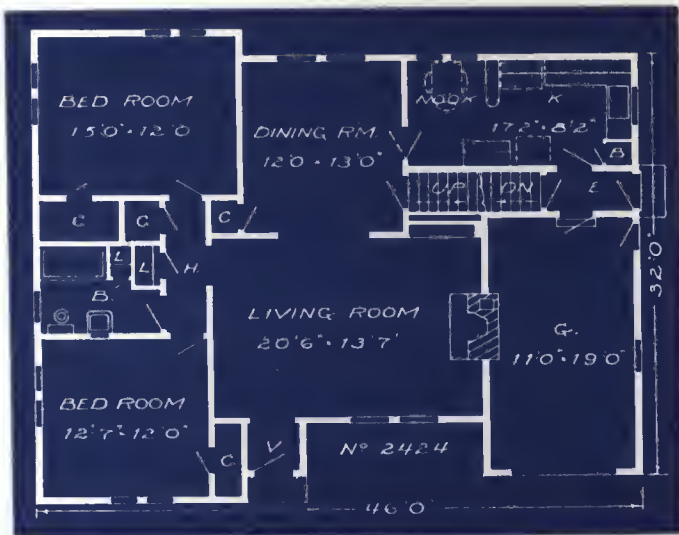
No. 1778—An extremely beautiful Cape Cod design worthy of much consideration. An excellent plan is shown, consisting of a living room, dining room, kitchen with breakfast nook, den or bedroom, lavatory, closets and garage on the first floor. On the second floor are two bedrooms, bath and closets. The construction is frame with horizontal and vertical siding for the exterior. The foundation is concrete and the roof may be either wood or composition shingles.

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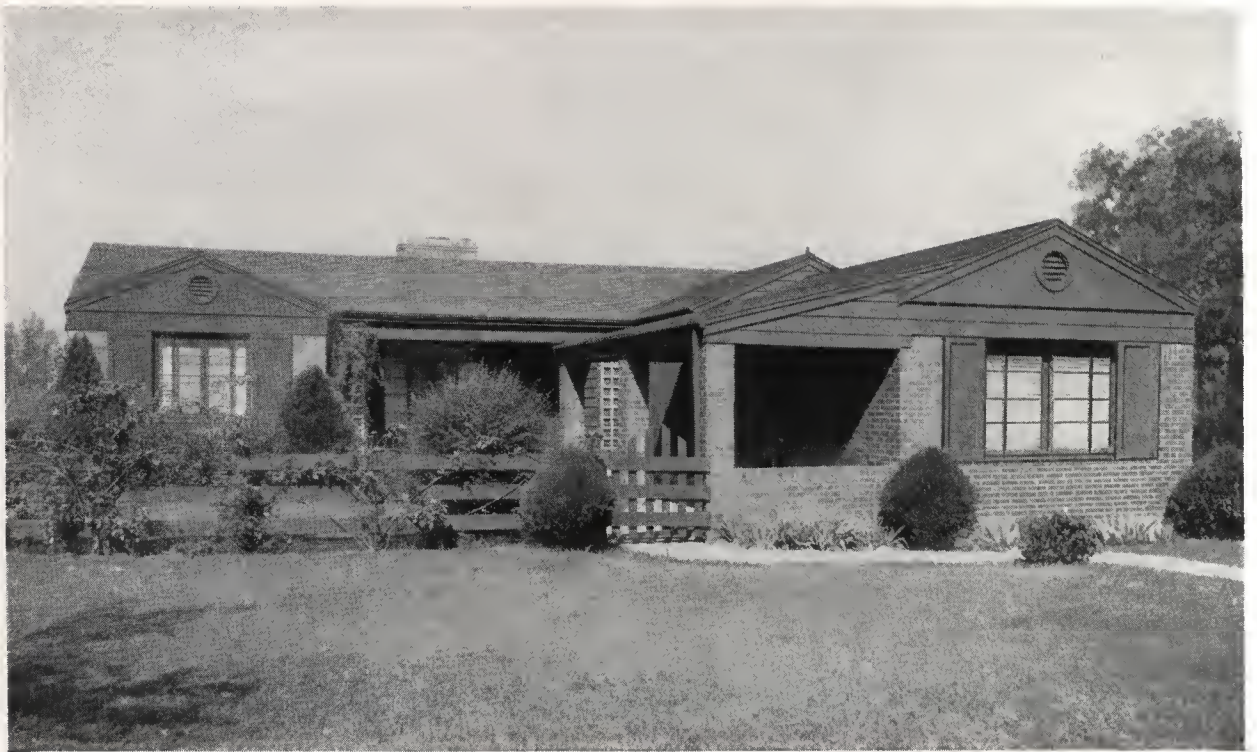
No. 2424—This is one of the most popular types of designs that we feature. It has a very beautiful exterior and an excellent plan arrangement showing five lovely rooms, bath, closets, storage attic, full basement, and a garage. The kitchen is especially well equipped.

Cubic Feet:

Basement	9,952
First Floor	10,574
Attic	6,220
Garage	1,920

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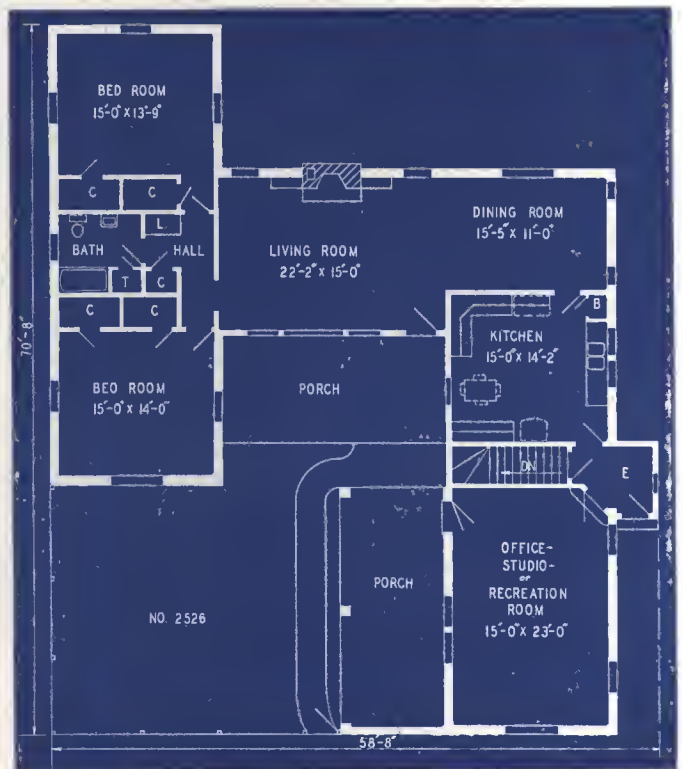
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No. 2526—This attractive rambling cottage is very beautiful and unusual, and the floor plan shows a very convenient arrangement of rooms consisting of a living room, dining room, well equipped kitchen with breakfast space, two large bedrooms, eight closets, two porches and a large room in front which may be used as an office, studio or recreation room. However, if this room and porch are not needed, they may be omitted by your builder. The construction is frame with brick veneer and siding for the exterior. The foundation is concrete and the roof may be either wood or composition shingles.

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MORTGAGES UP TO \$5,400.00

plication Be Mode?

must be submitted and plans approved before orted.

own Payment?

ent (cash or lot, or both) may be as low as ie total appraised value in certain cases. For \$5,000 home, the lender might advance up to ie down payment would be \$500 and the i4,500.

ie Is Allowed for Repayment?

\$5,400 or less, 25 years may be allowed.

interest Charge?

r cent, plus one-half of 1 per cent mortgage m on diminishing balances.

Live in the Home?

own payment (10 per cent) and the long term i) apply only to newly constructed, owner-

MORTGAGES UP TO \$8,600

own Payment?

r-occupied and approved before construction iustment may be made on the down payment f the first \$6,000 and 20 per cent of the i10,000.

ie Is Allowed for Repayment?

interest Charge?

Not more than 4½ per cent, plus one-half of 1 per cent mort- gage insurance premium on diminishing balances.

INSURED MORTGAGES FROM \$8,600 TO \$16,000

17. What is the Down Payment?

The down payment (cash or lot or both) may be as low as 20 per cent of the total appraised value in certain cases.

18. How Much Time for Repayment?

Up to 20 years.

19. What Is the Interest Charge?

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15 years.....	8.04 per 1,000
10 years.....	10.74 per 1,000

Monthly payments on a \$3,500 loan, for example, would be \$28.14 (3½ times \$8.04), exclusive of taxes and hazard insurance.

8. What Does Each Monthly Payment Include?

A portion of the principal, interest (not more than 4½ per cent) and one-twelfth of the annual mortgage insurance premium (one-half of 1 per cent), taxes, fire and other hazard insurance premiums.

INSURED MORTGAGES UP TO \$5,400.00

9. When Must Application Be Made?

The application must be submitted and plans approved before construction is started.

10. What Is the Down Payment?

The down payment (cash or lot, or both) may be as low as 10 per cent of the total appraised value in certain cases. For example: On a \$5,000 home, the lender might advance up to 90 per cent. The down payment would be \$500 and the mortgage loan \$4,500.

11. How Much Time Is Allowed for Repayment?

For mortgages of \$5,400 or less, 25 years may be allowed.

12. What Is the Interest Charge?

Not over 4½ per cent, plus one-half of 1 per cent mortgage insurance premium on diminishing balances.

13. Must Borrower Live in the Home?

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INSURED MORTGAGES UP TO \$8,600

14. What Is the Down Payment?

On homes owner-occupied and approved before construction is started, an adjustment may be made on the down payment—10 per cent of the first \$6,000 and 20 per cent of the balance up to \$10,000.

15. How Much Time Is Allowed for Repayment?

Up to 20 years.

16. What Is the Interest Charge?

Not more than 4½ per cent, plus one-half of 1 per cent mortgage insurance premium on diminishing balances.

INSURED MORTGAGES FROM \$8,600 TO \$16,000

17. What Is the Down Payment?

The down payment (cash or lot or both) may be as low as 20 per cent of the total appraised value in certain cases.

18. How Much Time for Repayment?

Up to 20 years.

19. What Is the Interest Charge?

Not more than 4½ per cent, plus one-half of 1 per cent mortgage insurance premium on diminishing balances.

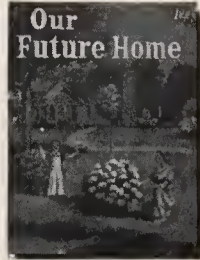
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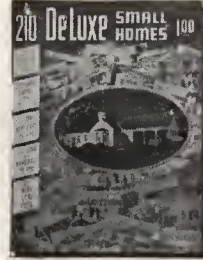
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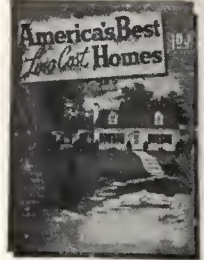
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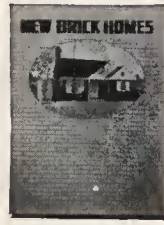
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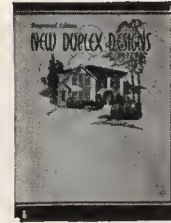
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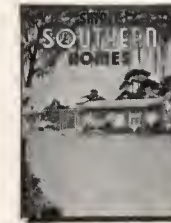
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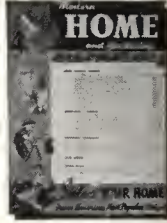
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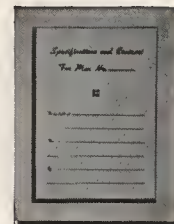
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